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Health Care Authority
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HCA 51-575 (9/03)

PEBB's online services allow quick changes for 2004

Making changes to your health care coverage? PEBB will offer several online tools and services to help retirees make the best plan choices for 2004. You will be able to find these at the PEBB's Web site at **www.pebb.hca.wa.gov**.

Whether you've decided to keep or change your medical plan in 2004, you can go to the Provider Directory to verify or find a primary care provider, women's health care provider, hospital, or pharmacy that contracts with your plan. If you're changing medical plans, you'll also be able to find the physician or clinic code as required on the 2004 Retiree



Open Enrollment Medical and Dental Coverage Form or on e-Coverage (see next column).

Before choosing a provider from the online Provider Directory, be sure to call the medical plan to verify:

- Provider availability in your county;
- A provider's participation; and
- That a provider is accepting new patients.

If you're interested in changing your medical or dental plan for 2004 or deferring coverage, you may be able to do so using e-Coverage. During open enrollment, e-Coverage is an online tool that may allow you to change your plans as many times as you wish. The last changes received by PEBB at the end of open enrollment will be your final selection for 2004.



Compare-a-Plan will not be available during open enrollment.

Important dates

October 20-November 30

2004 open enrollment—your chance to change medical and/or dental plans, and add family members to your coverage.

October 28

Open enrollment benefits fairs begin. Look for the schedule with dates, times, and locations in this issue!

All changes are effective
January 1, 2004.

For more
information, go to
www.pebb.hca.wa.gov
or attend a benefits
fair in your area.

Changes to your 2004 coverage

Plan availability

Find out if your medical plan is still available to you in 2004. **If your medical plan is no longer available where you live, you need to select a different plan.** Otherwise, you'll automatically be enrolled in the Uniform Medical Plan Preferred Provider Organization (UMP PPO) for 2004.

Plan changes

- **Premiera Blue Cross/ Foundation** will no longer be available.
- **Community Health Plan of Washington** will accept new enrollment in 2004.
- A new limited-network pilot product, **UMP Neighborhood**, is offered by UMP to Public Employees Benefits Board (PEBB) members who live in King, Pierce, or Snohomish counties, and can enroll online using e-Coverage at **www.pebb.hca.wa.gov**. UMP Neighborhood benefits are similar to the UMP PPO. However, to receive the highest benefit level, members must receive care through a more limited provider network called a care system. **Enrollment is limited, and is only available during open enrollment using e-Coverage.** Other enrollment limitations may apply. For more information, go online to **www.ump.hca.wa.gov** or call the plan at 1-888-304-5103.

New medical plan premiums

Medical plan premiums have changed. Refer to your personalized 2004 open enrollment booklet (which will be mailed to you in early October) for more information.

Benefits changes Medical plans

The lifetime maximum (the total amount that PEBB medical plans will pay out for the life of an enrollee) will increase from \$1 million to \$2 million in 2004.

Dental plan

Regence BlueShield Columbia Dental Plan will provide reduced-price dental implants for enrollees who meet certain criteria, and reduced copays for dental-related antibiotic prescription drugs. Both benefits are only available when received at designated facilities. Contact the plan for more details.

Other changes

PEBB adopted a rule effective September 15, 2003, requiring members (or their beneficiaries) to notify the HCA of eligibility changes within 90 days of the event. Some examples of these changes may be death, divorce, Medicare entitlement, or a change in your child's student status. This new rule also places a limit on the maximum premium refund that PEBB members or their beneficiaries may request.

Changes to dependent eligibility

PEBB adopted eligibility changes effective September 15, 2003, that modify the certification process for students ages 20-23 and extended dependents. The new requirements are as follows:

- **Students** are not required to attend full-time or be dependent upon the subscriber for maintenance and support. All other student eligibility requirements still apply.
- **Extended dependents** are not required to be dependent on the subscriber for financial support.

All other extended dependent eligibility requirements still apply.

Changes to retiree deferral options

If you have coverage under a federal retirement program as a retiree or the spouse of a retiree, you may defer your PEBB medical and dental coverage. However, you will be limited to a one-time re-enrollment opportunity that you or your surviving dependent may exercise within 60 days of the federal coverage ending, your death, or during a PEBB open enrollment period. To defer PEBB coverage, submit a retiree medical/dental coverage form to the HCA.

Privacy rules affect how plans and PEBB use your information

If you've seen your doctor or picked up a prescription since April, you've probably been given a privacy notice that details how the doctor's office or pharmacy uses your personal health information. This is due to changes in federal rules that include how these health providers may share your information, and how it is used.

The Health Insurance Portability and Accountability Act, or HIPAA, provides privacy measures for not only personal health information (such as medical records and billing statements), but personally identifiable information (such as a name and address). This means that

the HCA—including the PEBB program and the UMP—must protect personal and health information collected about its members, even after death. This includes written, spoken, and electronic information.

If you seek help from a third party in dealing with your account, the HCA will need a signed authorization form from you allowing us to discuss your information with that person. A third party could include a relative, legislator, friend, or anyone who might help you.

You can find this authorization form, and more information about HIPAA, online at www.pebb.hca.wa.gov.

We appreciate your patience during open enrollment!

During open enrollment, we receive approximately three times as many phone calls as the rest of the year. If our benefits specialists are helping other members when you call, please be patient. A benefits specialist will answer your call as soon as possible.

Getting your questions answered quickly

When you call the PEBB program at 1-800-200-1004, our phone system will help you get your questions answered as quickly as possible.

Press 1 for:

- Automated enrollment information
- Payment information

Press 2 for:

- Address changes
- Benefit and eligibility questions
- Application requests

Press 3 for:

- All other questions

Why so many health plan changes in 2004?

From this newsletter, you'll notice that there are changes in the medical plans available for 2004. Here's how the changes came about.

Why is Premera going away?

Prior to receiving the medical plans' bids to contract with PEBB for 2004, the HCA determined the maximum bid rate it could accept from the plans to stay within PEBB's budget. Three of the medical plans' bids were more than this limit. Two plans resubmitted their bids within the limit; however, Premera did not feel it could meet this limit without anticipating future losses.

Why couldn't the state accept Premera's bid, and allow members the choice to pay more?

For Premera to stay with PEBB for 2004, members would have paid twice as much as the most expensive plan offered. Given that, other plans would have no incentive to meet the PEBB's maximum bid rate either, and rates could dramatically increase for nearly all PEBB plans.

Will Premera contract with PEBB again in 2005?

Premera may again submit a bid next year to serve PEBB members in 2005, but it is not required to do so.

I'm currently enrolled in Premera. Are there other plans that will contract with my providers next year?

In early October, you will receive your 2004 open enrollment packet in the mail. This packet will include the plans available to you in your county, and their monthly premiums. From there, you can go to the online Provider Directory to look up your doctor's name, and see which plan(s) he or she will contract with in 2004. However, because provider participation with the plans changes frequently, it's best to verify a provider's participation by calling the plan directly.

I see Community Health Plan of Washington (CHPW) is accepting new enrollment—will it be available in my county?

CHPW will be available in most counties across the state. Be sure to review your open enrollment packet to see if it will be available in your county next year.

What's the difference between the Uniform Medical Plan PPO and UMP Neighborhood?

The Uniform Medical Plan PPO (UMP PPO) and UMP Neighborhood are both administered by UMP and have

similar benefits. However, there are a few differences:

- UMP PPO is available to all PEBB members, including those enrolled in Medicare. **UMP Neighborhood is not available to most Medicare-enrolled members.**
- UMP PPO is available worldwide. **UMP Neighborhood is a limited-network pilot product available only in King, Pierce, and Snohomish counties.**
- UMP PPO provides coverage for routine and emergency care from preferred and non-preferred providers worldwide. **UMP Neighborhood enrollees must choose to receive care from a limited provider network called a care system. Only urgent conditions and medical emergencies are covered outside of Washington State.**

Why isn't UMP Neighborhood offered in all counties, like UMP PPO?

UMP Neighborhood is a pilot product for 2004. Because of short timelines, and to allow the pilot to demonstrate success in a relatively controlled geographic area, UMP Neighborhood was limited to three counties where enrollees have several care systems from which to choose.

Why are there so many changes in medical plan premiums for 2004?

The 2004 premiums are a reflection of the health plans' experience with their enrollees. Many plans reported that the cost of providing coverage for PEBB members exceeded the premiums collected.

To this end, the HCA's purchasing strategy focuses on contracting with those plans offering maximum value to the PEBB and its members.

Your monthly premium in 2004 will vary based upon your plan's rate for 2004, and the family members you cover.

Will the state also pay more for my health coverage next year?

The state's subsidy for Medicare-eligible retirees will increase to \$102.35 per month in 2004 (up from \$92.74 in 2003). This subsidy is not paid directly to retirees, but is applied toward their monthly premium. However, legislative funding also assumed that PEBB members will continue to pay a greater share of their health benefits.

Non-Medicare retirees are also subsidized by the state, but through a different method. Non-Medicare retirees' rates are pooled with all employees, and as a result, the rates are lower than they would be if retirees were rated separately.

You may find the Public Employees Benefits Board's existing laws in chapter 41.05 of the Revised Code of Washington (RCW), and rules in chapters 182-08 and 182-12 of the Washington Administrative Code (WAC). These are available on the Office of the Code Reviser's Web site at slc.leg.wa.gov or by calling 360-786-6777 (RCWs) or 360-786-6698 (WACs).

If you'd like to find out more about PEBB health plans, visit a benefits fair in your area. The times and places are listed to the right. Maps to the benefits fairs are also available online at www.pebb.hca.wa.gov.

For more information on the PEBB program, you'll want to attend a **retiree presentation** (times and places are **printed in bold** to the right).

Benefits fairs schedule

Bellingham

November 6, 2003

10 a.m. to 3 p.m.

Western Washington University
Fairhaven Admin. Lounge
516 High Street

Retiree presentation

11 a.m. to 12 p.m.

**Chart Room, 2nd floor
Fairhaven Admin. Lounge**

Lacey

November 18, 2003

10 a.m. to 3 p.m.

Saint Martin's College
Worthington Conf. Center
5300 Pacific Avenue SE

Retiree presentation

11 a.m. to 12 p.m.

Olympia

November 5, 2003

10 a.m. to 3 p.m.

Dept. of Transportation Bldg.
310 Maple Park, Lobby

Pasco

November 3, 2003

10 a.m. to 3 p.m.

Columbia Basin College
Student Services Building
2600 N. 20th Avenue
Byron Gjerde Center

Retiree presentation

11 a.m. to 12 p.m.

West Hub

Cheney

November 7, 2003

10 a.m. to 3 p.m.

Eastern Washington University
Louise Anderson Hall
Elm Street, First Floor Lounge

Retiree presentation

11 a.m. to 12 p.m.

PUB Rooms 204 & 205

Ellensburg

October 29, 2003

10 a.m. to 3 p.m.

Central Washington University
408 East 8th Street, SUB Pit

Retiree presentation

11 a.m. to 12 p.m., Yakima Room

Everett

November 10, 2003

10 a.m. to 3 p.m.

Everett Community College
Jackson Center, 2000 Tower Street

Retiree presentation

11 a.m. to 12 p.m.

Multipurpose Room

Port Angeles

November 4, 2003

10 a.m. to 3 p.m.

Peninsula College
1502 E. Lauridsen Blvd., Room A12

Retiree presentation

10:30 to 11:30 a.m.

Little Theatre

Pullman

November 5, 2003

10 a.m. to 3 p.m.

Washington State University
French Admin. Building
Stadium Way & Wilson Road

Retiree presentation

11 a.m. to 12 p.m.

**Gladish School
Old Library, 3rd floor**

Spokane

November 6, 2003

10 a.m. to 3 p.m.

Spokane Falls Community College
Student Union Bldg. #17
3410 W. Fort George Wright Drive
Lounges B & C

Retiree presentation

11 a.m. to 12 p.m.

Lounge A

Seattle

October 28, 2003

10 a.m. to 4 p.m.

University of Washington
Harborview Medical Center
Research and Training Bldg.
325 Ninth Avenue, First Floor

October 29, 2003

10 a.m. to 4 p.m.

University of Washington
UW Medical Center &
Health Sciences Lobbies,
1959 NE Pacific

October 30, 2003

10 a.m. to 4 p.m.

University of Washington
Student Union Bldg. (HUB)
Stevens Way, West Ballroom

Retiree presentation

1:30 to 2:30 p.m., HUB Room 108

November 12, 2003

10 a.m. to 3 p.m.

South Seattle Community College
Jerry Brockey Auditorium
6000 16th Avenue SW, Room A

Retiree presentation

11 a.m. to 12 p.m.

**Jerry Brockey Auditorium
Room B**

Tacoma

November 14, 2003

10 a.m. to 3 p.m.

Tacoma Community College
Student Center Bldg. 11
6501 South 19th Street

Retiree presentation

11 a.m. to 12 p.m.

Bldg. 3 Auditorium

Vancouver

October 31, 2003

10 a.m. to 3 p.m.

Clark College
Gaiser Hall - Central Concourse
1800 East McLoughlin Blvd.

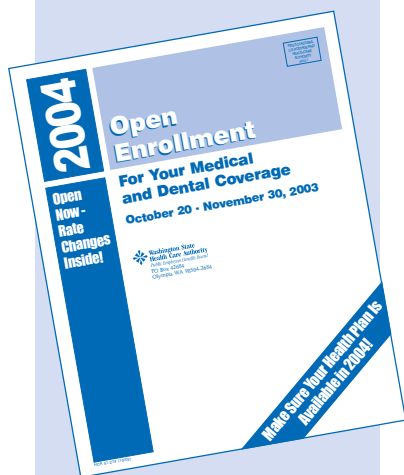
Retiree presentation

11 a.m. to 12 p.m.

**Central Gaiser
Conference Room**

(continued on next page)

**Be sure
to watch
for your
2004 open
enrollment
packet in
the mail!**



**Open
enrollment
October 20 –
November 30**

Benefits Fairs *(continued)*

Walla Walla

November 4, 2003

10 a.m. to 3 p.m.

Walla Walla Comm. College
500 Tausick Way
Conference Center
185 A, B, & C

Retiree presentation

11 a.m. to 12 p.m.

Dining Room

Yakima

October 30, 2003

9 a.m. to 2 p.m.

Yakima Doubletree
1507 North First Street
Wapato/Naches Rooms

Retiree presentation

10 to 11 a.m.

Selah Room

Wenatchee

October 28, 2003

10 a.m. to 3 p.m.

Wenatchee Valley College
Campus Theatre
1300 Fifth Street

Retiree presentation

11 a.m. to 12 p.m.

**Library Lyceum,
Room 9100**

**If you or a
family member
is about to
turn 65...**

you can reduce your monthly premium by sending a copy of the Medicare card for the family member who will be turning 65 to the HCA. If you are entitled to Medicare, you **must** enroll in Parts A and B.

**Open Enrollment is
Coming Soon!**



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Public Employees Benefits Board

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